

In re:  
Debra Benekin  
Stephen Morgan  
Debtors

Case No. 24-12148-amc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jun 25, 2024

User: admin  
Form ID: 309A

Page 1 of 3  
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Debra Benekin, Stephen Morgan, 944 E Johnson St C307, Philadelphia, PA 19138-3227
14900059	Temple University Health System, Inc., 3509 N Broad St, Philadelphia, PA 19140-4105
14900060	Thomas Jefferson University Hospitals Inc., Attn: Patient Billing, 833 Chestnut St Ste 115, Philadelphia, PA 19107-4401

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Jun 26 2024 00:11:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ EDI: QLEFELDMAN.COM	Jun 26 2024 04:11:00	LYNN E. FELDMAN, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	Email/Text: megan.harper@phila.gov	Jun 26 2024 00:12:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jun 26 2024 04:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 26 2024 00:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Jun 26 2024 00:12:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14900019	Email/Text: bncnotifications@pheaa.org	Jun 26 2024 00:11:00	AES/PHEAA, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
14900020	+ Email/Text: bankruptcy@brinkshome.com	Jun 26 2024 00:12:00	Brinks Home Security, Attn: Bankruptcy 1990 Wittington Pl, Dallas, TX 75234-1904
14900021	EDI: CAPITALONE.COM	Jun 26 2024 04:11:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14900022	+ EDI: WFNNB.COM	Jun 26 2024 04:11:00	Ccb/solution, Po Box 182120, Columbus, OH 43218-2120
14900023	+ EDI: WFNNB.COM	Jun 26 2024 04:11:00	Comenity Bank/Arizona Mail Order, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14900024	+ EDI: WFNNB.COM	Jun 26 2024 04:11:00	Comenity Bank/Ashley Stewart, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14900025	+ EDI: WFNNB.COM		

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		Jun 26 2024 04:11:00	Comenity Bank/Bedford Fair, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14900026	+ EDI: WFNNB.COM		
		Jun 26 2024 04:11:00	Comenity Bank/Blair, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14900027	+ EDI: WFNNB.COM		
		Jun 26 2024 04:11:00	Comenity Bank/Jessica London, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14900028	+ EDI: WFNNB.COM		
		Jun 26 2024 04:11:00	Comenity Bank/Kingsize, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14900029	+ EDI: WFNNB.COM		
		Jun 26 2024 04:11:00	Comenity Bank/Roaman's, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14900030	+ EDI: WFNNB.COM		
		Jun 26 2024 04:11:00	Comenity Capital, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14900031	+ EDI: WFNNB.COM		
		Jun 26 2024 04:11:00	Comenity Capital Bank/HSN, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14900032	+ EDI: WFNNB.COM		
		Jun 26 2024 04:11:00	Comenity/Alphaeon Visa, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14900033	+ EDI: WFNNB.COM		
		Jun 26 2024 04:11:00	Comenity/Burlington, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14900035	+ EDI: WFNNB.COM		
		Jun 26 2024 04:11:00	Comenitybank/Onetop, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14900034	+ EDI: WFNNB.COM		
		Jun 26 2024 04:11:00	Comenitybank/onestop, ATTN: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14900036	+ EDI: WFNNB.COM		
		Jun 26 2024 04:11:00	Comenitycb/solutions, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14900037	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Jun 26 2024 00:17:07	Cws/cw Nexus, Po Box 9201, Old Bethpage, NY 11804-9001
14900038	EDI: DISCOVER		
		Jun 26 2024 04:11:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14900042	EDI: CITICORP		
		Jun 26 2024 04:11:00	Macy's/ DSNB, Attn: Bankruptcy 701 E. 60th Street Nor, Sioux Falls, SD 57104
14900039	+ EDI: AMINFOFP.COM		
		Jun 26 2024 04:11:00	Fst Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14900040	+ EDI: CBS7AVE		
		Jun 26 2024 04:11:00	Ginnys/Swiss Colony Inc, Attn: Credit Department, PO Box 2825, Monroe, WI 53566-8025
14900041	EDI: IRS.COM		
		Jun 26 2024 04:11:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14900043	+ Email/Text: Mercury@ebn.phinsolutions.com		
		Jun 26 2024 00:11:00	Mercury/FBT, Attn: Bankruptcy, PO Box 84064, Columbus, GA 31908-4064
14900044	+ EDI: CBS7AVE		
		Jun 26 2024 04:11:00	Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
14900045	+ EDI: CBS7AVE		
		Jun 26 2024 04:11:00	Monroe & Main, Attn: Bankruptcy 1112 7th Avenue, Monroe, WI 53566-1364
14900046	+ Email/Text: electronicbkydocs@nelnet.net		
		Jun 26 2024 00:12:00	Nelnet, Attn: Bankruptcy, 121 S 13th St, Lincoln, NE 68508-1922
14900047	Email/Text: fesbank@attorneygeneral.gov		
		Jun 26 2024 00:12:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14900048	EDI: PENNDEPTREV		
		Jun 26 2024 04:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14900048	Email/Text: RVSVCBICNOTICE1@state.pa.us		

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		Jun 26 2024 00:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14900049	^ MEBN		
		Jun 26 2024 00:07:15	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14900050	+ EDI: CBS7AVE		
		Jun 26 2024 04:11:00	Seventh Ave, Attn: Bankruptcy 1112 7th Avenue, Monroe, WI 53566-1364
14900051	+ EDI: CBS7AVE		
		Jun 26 2024 04:11:00	Seventh Ave/Swiss Colony Inc., Attn: Bankruptcy 1112 7th Ave, Monroe, WI 53566-1364
14900052	EDI: SYNC		
		Jun 26 2024 04:11:00	Syncb/belk Dual Card, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
14900053	EDI: SYNC		
		Jun 26 2024 04:11:00	Syncb/ebay, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14900054	EDI: SYNC		
		Jun 26 2024 04:11:00	Syncb/zulily, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14900055	+ EDI: SYNC		
		Jun 26 2024 04:11:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14900056	EDI: SYNC		
		Jun 26 2024 04:11:00	Synchrony Bank/QVC, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14900057	+ EDI: SYNC		
		Jun 26 2024 04:11:00	Synchrony Bank/TJX, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14900058	EDI: SYNC		
		Jun 26 2024 04:11:00	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14900061	Email/Text: usapae.bankruptcynotices@usdoj.gov		
		Jun 26 2024 00:12:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14900062	^ MEBN		
		Jun 26 2024 00:07:03	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14900063	+ EDI: WFFC2		
		Jun 26 2024 04:11:00	Wells Fargo Bank NA, Attn: Bankruptcy 1 Home Campus MAC X2303, Des Moines, IA 50328-0001

TOTAL: 50

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 27, 2024

Signature: /s/Gustava Winters

Information to identify the case:

Debtor 1: Debra Benekin Social Security number or ITIN: xxx-xx-7014  
First Name Middle Name Last Name EIN: --\_-----  
Debtor 2: Stephen Morgan Social Security number or ITIN: xxx-xx-7144  
(Spouse, if filing) First Name Middle Name Last Name EIN: --\_-----  
United States Bankruptcy Court: Eastern District of Pennsylvania Date case filed for chapter: 7 6/24/24  
Case number: 24-12148-amc

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 10/20

**\*\*Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Debra Benekin	Stephen Morgan
2. All other names used in the last 8 years		
3. Address	944 E Johnson St C307 Philadelphia, PA 19138-1065	944 E Johnson St C307 Philadelphia, PA 19138-1065
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: help@cibiklaw.com
5. Bankruptcy trustee Name and address	LYNN E. FELDMAN Lynn E. Feldman, Trustee 2310 Walbert Ave Ste 103 Allentown, PA 18104	Contact phone 610-530-9285 Email: trustee.feldman@rcn.com

For more information, see page 2 >

Debtor **Debra Benekin** and **Stephen Morgan**

Case number **24-12148-amc**

<b>6. Bankruptcy clerk's office</b>	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .		Contact phone (215)408-2800
		Date: 6/25/24
<b>7. Meeting of creditors</b>	<b>July 24, 2024 at 01:10 PM</b>	Location: <b>The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 635-2246, Enter Meeting ID 338 913 1039, and Passcode 3443449121</b>
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	For additional meeting info. go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 9/23/24</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	